



JOINAS SAVINGS AND CREDIT SOCIETY LTD.

"WE FULFILL YOUR DREAMS"

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MEMBERSHIP APPLICATION FORM

I hereby make an application for membership and agree to conform to the Society's by laws and amendments thereof.

Full Names.....
Identity card/passport No..... Date of birth.....
Marital Status..... Pin no.....
P. O. BoxPostal Code.....City.....
Tel. No..... Alternative Contact.....
Email.....Residence.....
County.....Nearest Landmark.....

KYC

How did you know about Joinas Sacco?

EMPLOYMENT DETAILS

Occupation.....location.....

If in business indicate:

Name of business.....
Type and nature of business.....
Location of business.....

NEXT OF KIN

I hereby give an equivocal/unconditional authority to the Sacco to disburse the funds upon confirmation of demise to the next of kin indicated here in and the same should be honored without recourse to any person/authority.

I _____ **ID NO.** _____, hereby

Nominate the following as my nominee (s) to inherit amounts due to me less any dues to the society.

NAME	ID NO	D.O.B	CONTACTS	RELATION	%

If a minor please fill in details of the guardian

Name.....ID No.....contact.....

Relation to next of kin.....

Given on this..... day of year.....

Signature

REQUIREMENTS

- Original and copy of national Identification card or any other legal form of identification
- A non-refundable registration fee of Kshs. 500
- Monthly contribution of Kshs 1,450
- One must be of sound mind
- Must be of legal age

TERMS AND CONDITIONS

1. Sacco and Fosa shares

- A member must attain a share capital of Kshs 15,000 within 3 years after joining the society
- The share capital is not considered when applying for loan
- It attracts dividend annually subject to Annual General Meeting approval
- At the attainment of the Kshs 15,000 a member will be issued with a share certificate
- Sacco shares are not refundable but they are transferred in case one wish to terminate membership

2. Next of kin

- A member is entitled to change his/her nominee as he/she wishes by filling a change of kin form which will revoke any previous commitment whether oral or written prior to it
- If the next of kin is a minor, then the details of a guardian appointed by the principal must be filled out

3. Loans

- To qualify for a loan a member must be active for at least 6 months
- A Member qualifies for 2 times their Sacco deposits for 1st loan and subsequent loans are issued 3times the deposits

4. Termination of membership

- A 60 days' notice must be given in writing during voluntary termination of membership
- Termination of membership also occurs upon the demise of a member, the next of kin should present the necessary documents to the Sacco.
- The board of directors reserves the right of admission and termination of membership in accordance with the by-laws

5. Personal Consent

By signing this document, you consent to us collecting, processing and sharing with third parties listed with our Data Protection policy your personal information, To verify your identity in order to protect you and your assets, to carry out our obligations from any contracts entered into between you and us or to take steps to enter into an agreement with you, to meet our regulatory compliance and reporting obligations, to provide our services to you, manage your accounts and our relationship with you, to keep you informed about products and services you hold with us and to send you information about products or services (including those of other companies) which may be of interest to you unless you have indicated at any time that you do not wish us to do so, to prevent, detect, and investigate fraud and alleged fraudulent practices and other crimes, to protect our business interests and to develop our business strategies, to contact you, by post, phone, text, email or other methods.

If you give us personal information about or on behalf of another person (senior or minor), you confirm that you are authorized to consent on their behalf to give and process their personal information where the products or services are provided and to generally act on their behalf.

Indemnity Clause; *“I have read and agreed to the terms and conditions of this Sacco and agreed that this account shall be operated solely at the discretion of the SACCO and hereby indemnify the SACCO at my/our cost against any loss incurred or claims arising out of the account being closed without notice because of unsatisfactory performance.”*

Full Name(s) _____ Signature _____ Date _____

SPECIMEN

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FOR OFFICIAL USE ONLY:

FOSA ACCOUNT

YES NO

Account Number: _____

Authorized Signature _____

BOSA ACCOUNT

YES NO

Member Number: _____

Authorized Signature _____

Opened by: _____

Verified by: _____

Signature _____

Signature _____

Date: _____

Date: _____

Sacco Stamp: _____

Sacco Stamp: _____

Activated by :..... Signature

Entrance fee Mno :

Tellers' name : Signature :

Date :

Terms and Conditions governing your use of the Joinas Sacco M-banking Services.

ELIGIBILITY AND REGISTRATION

- To register for the M-banking service you must be a member of the sacco.
- To carry out an M- Pesa transaction on the M-banking Service menu you must be a registered M-Pesa user.
- The Sacco may change these Terms and Conditions from time to time and shall provide you with reasonable notice of such change.
- You accept these Terms and Conditions when you first register for the M-banking service.
- M-banking Service will be available 24 hours a day, 7 days a week.
- M-banking Service will only be available to the mobile phone number nominated / registered by you.
- M-banking Service messages will notify you as to the status of your account at a given point in time. A Sacco message may not take account as to amounts deposited (or withdrawn) but not credited (or debited) to your accounts.
- If you change your mobile phone number you must deregister from the Sacco M-banking Service and then re-register using your new mobile phone number.

If your mobile phone is lost or stolen, you should deregister from the M-banking service. The Sacco shall not be responsible for any losses suffered by you, should you fail to deregister from the service if your phone is lost or stolen.

- Members can register or deregister for the Sacco M- Banking Service by contacting the Sacco Office. Members will be charged for all fees up to the date of deregistering from the Sacco M-Banking Service.
- A fee will be charged for services on Sacco M- Banking Service as advised by your the Sacco.
- Services may from time to time be unavailable due to systems maintenance or circumstances beyond our control such as mobile carrier outages.
- The Bank and the Society will not be liable:
 - For any loss (including consequential loss) in connection with Sacco M- Banking Service not being available.
 - For any loss caused by any function of M-banking malfunctioning if you were aware, or in the opinion of the Society should have been aware, that that function of M-Banking Service was unavailable for use or was malfunctioning.
 - For any errors or damage caused to your mobile phone as a result of using Sacco M-Banking Service.
 - To any person for any loss (including consequential loss) that person suffers as a result of relying on information obtained via M-Banking Service.

USE OF PERSONAL IDENTIFICATION NUMBER (PIN)

1. The SaccoLink M- Banking Service registered user will be issued with a PIN.
The Sacco M-Banking Service registered user shall
2. exercise due care and attention to ensure secrecy of the PIN at all times and to prevent the use of the PIN by any third party.
3. The Sacco is authorized to debit the M-Banking Service registered user’s account with all amounts transacted by means of the Sacco M-Banking Service using the PIN.
4. The SaccoLink M-Banking Service registered user must:
 - Not put the Mobile Device and PIN together.
 - Change the PIN immediately on suspicion the PIN is compromised.
 - Not keep any record of it, in written or electronic form nor write it down
 - Not disclose it to, or allow it to become known to, any person, including family members or those in apparent authority, including Sacco staff
 - Not negligently or recklessly disclose it by, for example, failing to take reasonable care when keying it in to prevent others from identifying it
 - Not leave your Mobile Device unattended and left logged into M-Banking
 - lock your Mobile Device or take other steps necessary to stop unauthorized use of M- banking
 - Notify Sacco immediately if your Mobile Device is lost or stolen, or if you change your Mobile Device or Mobile Device phone number.
 - Not select a PIN that is easily identifiable or guessed or based on easily accessible personal data (such as sequential numbers, birth months, telephone numbers etc).

Mobile Banking (M-PESA) Application

Do you wish to register for mobile banking?

YES NO

Fosa No.:

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Mobile No.:

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Declaration by the applicant:

I hereby apply for Mobile Phone Banking Facility (“the Facility”) from the Joinas Sacco Society Limited (“the Bank”). I warrant that the information given above is true and complete and I authorize you to make any enquiries necessary in connection with this application. I accept and agree to be bound by the Conditions of Use. I agree that I am liable for all charges incurred through the use of the Facility. I hereby indemnify the Bank against all losses that it may incur as a result of my use of the Facility. I understand that the Bank reserves the right to decline the application without giving reasons.

Applicants Signature (s): _____ Date _____

FOR OFFICIAL USE ONLY;

Verified by: _____

Approved by: _____

Signature _____

Signature _____

Date: _____

Date: _____

Sacco Stamp: _____

Sacco Stamp: _____